

**TRI-STATE BANK OF MEMPHIS**

	CPP Disbursement Date 04/03/2009	Cert 16511	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$122	\$117	-3.7%		
Loans	\$86	\$85	-0.9%		
Construction & development	\$0	\$0			
Closed-end 1-4 family residential	\$18	\$17	-2.5%		
Home equity	\$0	\$0	53.1%		
Credit card	\$0	\$0	16.0%		
Other consumer	\$1	\$1	-10.8%		
Commercial & Industrial	\$6	\$4	-42.0%		
Commercial real estate	\$57	\$56	-2.1%		
Unused commitments	\$7	\$4	-40.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$5	-26.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$17	-11.5%		
Cash & balances due	\$5	\$5	0.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$104	\$99	-4.4%		
Deposits	\$99	\$92	-6.8%		
Total other borrowings	\$4	\$6	40.0%		
FHLB advances	\$4	\$6	37.5%		
Equity					
Equity capital at quarter end	\$18	\$18	0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.8%	14.7%	--		
Tier 1 risk based capital ratio	19.0%	19.8%	--		
Total risk based capital ratio	20.2%	21.1%	--		
Return on equity <sup>1</sup>	-2.9%	5.2%	--		
Return on assets <sup>1</sup>	-0.4%	0.8%	--		
Net interest margin <sup>1</sup>	5.1%	4.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	22.9%	11.1%	--		
Loss provision to net charge-offs (qtr)	132.8%	181.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	8.2%	9.6%	1.0%	0.4%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	1.4%	0.0%	0.0%	5.7%	--
Other consumer	1.4%	10.6%	0.8%	0.6%	--
Commercial & Industrial	18.5%	50.7%	-0.1%	0.8%	--
Commercial real estate	5.8%	18.5%	0.0%	0.0%	--
Total loans	7.1%	16.7%	0.2%	0.1%	--